

1

2

UNITED STATES BANKRUPTCY COURT

3

SOUTHERN DISTRICT OF NEW YORK

4

Case No. 12-12020-mg

5

- - - - -x

6

In the Matter of:

7

8

RESIDENTIAL CAPITAL, LLC, et al.,

9

Debtors.

10

11

- - - - -x

12

13

14

United States Bankruptcy Court

15

One Bowling Green

16

New York, New York

17

18

January 6, 2015

19

10:01 AM

20

21

B E F O R E:

22

HON. MARTIN GLENN

23

U.S. BANKRUPTCY JUDGE

24

25

1
2 (CC: Doc# 7765, 7539) Adjourned Hearing RE: ResCap Borrower
3 Claims Trusts Joinder and Supplemental Objection to Ocwen Loan
4 Servicing LLCs Objection to Claim of Robert De Simone (related
5 document(s)7539)

6
7 (CC: Doc# 7552) ResCap Borrower Claims Trusts Seventy-Fifth
8 Omnibus Objection to Claims (No Liability Borrower Claims).
9 The hearing on this matter as it relates to the claim filed by
10 James P. Demetriou (Claim No. 5653) will not be going forward.
11 The Borrower Trust consensually resolved the matter with the
12 Chapter 7 trustee for Mr. Demetriou.

13
14
15
16
17
18
19
20 Transcribed by: Penina Wolicki
21 eScribers, LLC
22 700 West 192nd Street, Suite #607
23 New York, NY 10040
24 (973)406-2250
25 operations@escribers.net

1 A P P E A R A N C E S :

2 MORRISON & FOERSTER LLP

3 Attorneys for ResCap Borrower Claims Trust

4 250 West 55th Street

5 New York, NY 10019

6

7 BY: JORDAN A. WISHNEW, ESQ.

8

9

10 DUANE MORRIS LLP

11 Attorneys Ocwen Loan Servicing and HSBC Bank

12 30 South 17th Street

13 Philadelphia, PA 19103

14

15 BY: BRETT L. MESSINGER, ESQ.

16

17 JAMES P. DEMETRIOU, ESQ. (TELEPHONICALLY)

18 Pro Se

19

20 THE JOHNSON LAW FIRM PA

21 Attorney for Demetriou Chapter 7 Trustee

22 300 West Adams Street

23 Jacksonville, FL 32202

24

25 BY: EUGENE H. JOHNSON, ESQ. (TELEPHONICALLY)

RESIDENTIAL CAPITAL, LLC, ET AL.

4

1 P R O C E E D I N G S

2 THE COURT: We're here in Residential Capital, number
3 12-12020. Mr. Wishnew?

4 MS. WISHNEW: Good morning, Your Honor. Jordan
5 Wishnew, Morrison & Foerster, for the ResCap Borrower Claims
6 Trust. Your Honor, given the number of people in the court
7 today, I'll try to be efficient in proceeding through the
8 agenda.

9 There are two matters on today's agenda that we are
10 addressing. Starting on page 2, under claims objections, the
11 first is Ocwen Loan Servicing, LLC's objection to the claim of
12 Robert De Simone, docket number 7539, which the ResCap Borrower
13 Claims Trust then joined and supplemented through a
14 supplemental objection filed at 7765.

15 This matter is presently unopposed. Despite having
16 counsel for Mr. De Simone reach out and ask for additional time
17 to file a response, which we provided to him, no response was
18 ever received. He was notified of the hearing, and to date we
19 have not heard from him any further. So I will briefly present
20 the objection.

21 THE COURT: Let me ask. Is anybody either in the
22 courtroom or on the telephone on behalf of Mr. De Simone or Mr.
23 De Simone himself?

24 Go ahead, Mr. Wishnew.

25 MS. WISHNEW: Thank you, Your Honor. Your Honor,

RESIDENTIAL CAPITAL, LLC, ET AL.

5

1 Ocwen filed the objection seeking to expunge the claim arising
2 out of the complaint that was attached to claim number 3829.
3 By way of background, this is a complaint filed in the
4 Massachusetts State Courts that has gone through multiple
5 levels of appeal for which the claimant, Mr. De Simone, is
6 essentially seeking to relitigate the causes of action he's
7 previously lost on, and as set forth in our supplemental
8 objection, has failed to state a claim on those matters
9 specifically counts under the Massachusetts Consumer Protection
10 Act, that he has failed to state a valid claim against GMAC
11 Mortgage.

12 After two sets of appeals, the Massachusetts court
13 original decision that the claimant did not have a rescission
14 claim against GMAC Mortgage, was upheld on February 25th, 2014.
15 Mr. De Simone took no further appeal from that decision.

16 Ocwen, as present servicer of the loan, which had been
17 assigned to HSBC in 2013, sought to expunge the claim as to the
18 rescission count, which is Count I, but not address the Chapter
19 93A claim, which had been stayed by the Massachusetts courts,
20 and had sought monetary damages equivalent to the monetary
21 damages set forth in the proof of claim, which are \$825,703.23.

22 Therefore, in order to ensure that the complete or the
23 entire claim could be expunged by this Court, the Borrower
24 Trust, on November 17th, filed its joinder and supplemental
25 objection together with the declaration of Kathy Priore from

RESIDENTIAL CAPITAL, LLC, ET AL.

6

1 the ResCap Liquidating trust. Ms. Priore is on the phone today
2 and available for any questions the Court might have.

3 Your Honor, without restating the arguments in the
4 objection, simply we believe and support Ocwen's argument that
5 the Count I concerning the violation of TILA and the rescission
6 claim, is precluded by the doctrine of res judicata, and that
7 with regards to the Chapter 93A count, under the Massachusetts
8 Consumer Protection Act --

9 THE COURT: Let me interrupt you. Because I have
10 reviewed the papers, but let me ask, the Trust does not appear
11 to have filed an objection to Matina De Simone's claim, which
12 is claim number 3842. So what -- we have Robert De Simone's
13 claim 3829 --

14 MS. WISHNEW: Um-hum.

15 THE COURT: -- and Matina De Simone's claim 3842. Is
16 the Trust objecting to Matina De Simone's claim?

17 THE COURT: We will be objecting to Ms. De Simone's
18 claim in an objection to follow, but it is not before the Court
19 today.

20 THE COURT: Okay.

21 MS. WISHNEW: So, Your Honor, for the reasons set
22 forth in both the original objection filed on September 15th at
23 docket number 7539 as well as the reasons set forth in the
24 supplemental objection at docket number 7765, the ResCap
25 Borrower Claims Trust, together with Ocwen, would ask for the

RESIDENTIAL CAPITAL, LLC, ET AL.

7

1 expungement of claim number 3829 from the debtors' claims
2 register.

3 THE COURT: All right. So pending before the Court is
4 the objection to Robert De Simone's claim number 3829, which is
5 at ECF 7765. And it's supported by an objection to his claim
6 filed by Ocwen and HSBC, which is at ECF 7539. The objection
7 to Robert De Simone's claim was originally scheduled to be
8 heard on December 18th, 2014. It was adjourned when De
9 Simone's counsel asked for more time to file a response. No
10 response -- that time was granted; no response was filed.

11 Robert De Simone's claim asserts a cause of action for
12 rescission and for violation of Massachusetts General Law
13 Chapter 93A. The objecting parties argue that the rescission
14 claim is barred by the doctrine of res judicata.

15 Robert and Matina De Simone previously commenced an
16 action in Middlesex County Superior Court in Massachusetts
17 against GMAC-M and other defendants alleging the same two
18 causes of action as in the claim.

19 On May 22, 2012, the Massachusetts court granted
20 GMAC-M's motion for summary judgment on both claims. The
21 action was stayed due to the ResCap bankruptcy, but
22 subsequently permitted to proceed as of September 10, 2012,
23 only as to the rescission claim, not the 93A claim. On October
24 23, 2012, the Massachusetts court entered a final judgment
25 dismissing the rescission claim. The Massachusetts appeal

RESIDENTIAL CAPITAL, LLC, ET AL.

8

1 court affirmed on February 25th, 2014.

2 As to the 93A claim, the Trust argues that Robert De
3 Simone's basis -- bases this claim on a loan originator's
4 inaccurate disclosure on a TILA statement and that Robert De
5 Simone had been given an unaffordable loan, and asserts that
6 GMAC-M as the assignee of the loan from the loan originator,
7 Mortgage IT, is now liable for Mortgage IT's wrongful conduct.

8 The Trust argues that Massachusetts law holds that an
9 assignee of a mortgage loan that was not involved in the
10 alleged wrongful conduct cannot be held liable under Chapter
11 93A.

12 Here, GMAC-M and all the other debtors were not
13 involved in the origination of De Simone's loan and therefore
14 are not liable. As I've indicated, even though more time was
15 granted to De Simone, no opposition was filed. And he is
16 represented by counsel.

17 Upon review of the objection and the supporting
18 papers, the Court concludes that the Trust sufficiently shifted
19 the burden to Robert De Simone, and Robert De Simone failed to
20 establish his claim by a preponderance of the evidence. Robert
21 De Simone's claim number 3829 is therefore disallowed and
22 expunged.

23 MS. WISHNEW: Thank you very much, Your Honor.

24 THE COURT: And we'll have to deal with Matina De
25 Simone's claim when it comes on for hearing. I know that HSBC

RESIDENTIAL CAPITAL, LLC, ET AL.

9

1 and Ocwen did file an objection. But I'm going to wait to hear
2 the whole thing at one time when -- do you know when that's
3 going to come on?

4 MS. WISHNEW: I do not, yet.

5 THE COURT: Okay. Confer with other counsel, make
6 sure it's scheduled for a convenient date for everybody.

7 MS. WISHNEW: Absolutely. And just for the record,
8 Your Honor, Ocwen's counsel is in the courtroom today.

9 THE COURT: Okay.

10 MS. WISHNEW: I don't know if he wants --

11 THE COURT: You want to make an appearance?

12 MR. MESSINGER: Yes, Your Honor. Brett Messinger, of
13 Duane Morris LLP, on behalf of Ocwen Loan Servicing and HSBC
14 Bank, USA, National Association as trustee for the Deutsche
15 ALT-A Security Mortgage Loan Trust Series 2007-OA5.

16 THE COURT: All right. I don't know, is there
17 anything you wanted to add? I mean, I --

18 MR. MESSINGER: There is not.

19 THE COURT: We'll deal with Matina De Simone's claim
20 when the Trust files its objection, okay?

21 MR. MESSINGER: Very well.

22 THE COURT: Thank you very much.

23 MR. MESSINGER: Thank you, Your Honor. Good morning.

24 THE COURT: Okay, thank you.

25 MS. WISHNEW: Thank you, Your Honor. And then

RESIDENTIAL CAPITAL, LLC, ET AL.

10

1 briefly, Your Honor, we put the next matter on today's calendar
2 just to provide --

3 THE COURT: Let me just say, when you submit an order,
4 it ought to state that -- what my disposition was based on --
5 for the reasons stated on the record.

6 MS. WISHNEW: Absolutely, Your Honor.

7 THE COURT: Okay, go ahead, Mr. Wishnew.

8 MS. WISHNEW: Thank you, Your Honor. The next matter
9 on today's agenda, item number 2 on page 2, the ResCap Borrower
10 Claims Trust's seventy-fifth omnibus objection to claims. This
11 is on the agenda solely as to the claim of James Demetriou.
12 This matter was previously heard by the Court, and the Court
13 adjourned the matter to today in order to give the parties an
14 opportunity to speak with Mr. Demetriou's Chapter 7 trustee.

15 The Borrower Claims Trust did do that, in fact, and
16 were able to reach a consensual settlement under Bankruptcy
17 Rule 9019 with Mr. Demetriou's Chapter 7 trustee, fixing an
18 allowed claim against GMAC Mortgage. Mr. Demetriou's trustee,
19 represented by counsel, Eugene Johnson, who is on the phone
20 today, has filed a 9019 settlement in the Florida Bankruptcy
21 Court, which is also before a Judge Glenn in that court.

22 And --

23 THE COURT: Not related to me, but a very fine judge.

24 MS. WISHNEW: Not related. Correct, Your Honor. And
25 that matter is still open to objection. The objection deadline

RESIDENTIAL CAPITAL, LLC, ET AL.

11

1 is this Friday. Assuming that we do have -- or the settlement
2 goes forward, then the matter will not need to go before the
3 Court any further. However, should that not be the case, and
4 we ultimately have to litigate the matter further, we'll put it
5 back on the calendar at an appropriate time.

6 THE COURT: All right. Thank you, Mr. Wishnew.

7 MS. WISHNEW: Thank you, Your Honor.

8 THE COURT: Okay.

9 MS. WISHNEW: With that, that's the end of our agenda.
10 And I'll let you turn to the adversary proceeding.

11 THE COURT: All right.

12 (Whereupon these proceedings were concluded at 10:11 AM)

13

14

15

16

17

18

19

20

21

22

23

24

25

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

I N D E X

RULINGS

	PAGE	LINE
Robert De Simone's claim number 3829 is	8	22
disallowed and expunged		

1

2

C E R T I F I C A T I O N

3

4

I, Penina Wolicki, certify that the foregoing transcript is a
5 true and accurate record of the proceedings.

6

7

8

9

Penina Wolicki

10

11

PENINA WOLICKI

12

AAERT Certified Electronic Transcriber CET**D-569

13

14

eScribers

15

700 West 192nd Street, Suite #607

16

New York, NY 10040

17

18

Date: January 7, 2015

19

20

21

22

23

24

25

January 6, 2015

	argument (1) 6:4	causes (2) 5:6;7:18	5:4,19	efficient (1) 4:7
#	arguments (1) 6:3	CC (2) 2:2,7	D	either (1) 4:21
#607 (1) 2:22	arising (1) 5:1	Chapter (7) 2:12;5:18;6:7; 7:13;8:10;10:14,17	damages (2) 5:20,21	end (1) 11:9
\$	asserts (2) 7:11;8:5	Claim (38) 2:4,9,10;4:11;5:1, 2,8,10,14,17,19,21, 23;6:6,11,12,13,15, 16,18;7:1,4,5,7,11,14, 18,23,23,25;8:2,3,20, 21,25;9:19;10:11,18	date (2) 4:18;9:6	ensure (1) 5:22
\$825,703.23 (1) 5:21	assigned (1) 5:17	claimant (2) 5:5,13	De (26) 2:4;4:12,16,22,23; 5:5,15;6:11,12,15,16, 17;7:4,7,8,11,15;8:2, 4,13,15,19,19,21,24; 9:19	entered (1) 7:24
A	assignee (2) 8:6,9	claims (13) 2:3,7,8,8;4:5,10,13; 6:25;7:1,20;10:10,10, 15	deadline (1) 10:25	entire (1) 5:23
able (1) 10:16	Association (1) 9:14	commenced (1) 7:15	deal (2) 8:24;9:19	equivalent (1) 5:20
Absolutely (2) 9:7;10:6	Assuming (1) 11:1	complaint (2) 5:2,3	debtor (1) 8:12	eScribers (1) 2:21
Act (2) 5:10;6:8	attached (1) 5:2	complete (1) 5:22	debtors (1) 8:12	essentially (1) 5:6
action (5) 5:6;7:11,16,18,21	available (1) 6:2	concerning (1) 6:5	debtors' (1) 7:1	establish (1) 8:20
add (1) 9:17	B	concluded (1) 11:12	December (1) 7:8	Eugene (1) 10:19
additional (1) 4:16	back (1) 11:5	concludes (1) 8:18	decision (2) 5:13,15	even (1) 8:14
address (1) 5:18	background (1) 5:3	conduct (2) 8:7,10	declaration (1) 5:25	everybody (1) 9:6
addressing (1) 4:10	Bank (1) 9:14	Confer (1) 9:5	defendants (1) 7:17	evidence (1) 8:20
Adjourned (3) 2:2;7:8;10:13	bankruptcy (3) 7:21;10:16,20	consensual (1) 10:16	Demetriou (3) 2:10,12;10:11	expunge (2) 5:1,17
adversary (1) 11:10	barred (1) 7:14	consensually (1) 2:11	Demetriou's (3) 10:14,17,18	expunged (2) 5:23;8:22
affirmed (1) 8:1	based (1) 10:4	consumer (2) 5:9;6:8	Despite (1) 4:15	expungement (1) 7:1
against (4) 5:10,14;7:17;10:18	bases (1) 8:3	convenient (1) 9:6	Deutsche (1) 9:14	F
agenda (5) 4:8,9;10:9,11;11:9	basis (1) 8:3	counsel (6) 4:16;7:9;8:16;9:5, 8;10:19	disallowed (1) 8:21	fact (1) 10:15
ahead (2) 4:24;10:7	behalf (2) 4:22;9:13	count (4) 5:18,18;6:5,7	disclosure (1) 8:4	failed (3) 5:8,10;8:19
alleged (1) 8:10	Borrower (10) 2:2,7,8,11;4:5,12; 5:23;6:25;10:9,15	counts (1) 5:9	dismissing (1) 7:25	February (2) 5:14;8:1
alleging (1) 7:17	both (2) 6:22;7:20	County (1) 7:16	disposition (1) 10:4	file (3) 4:17;7:9;9:1
allowed (1) 10:18	Brett (1) 9:12	COURT (37) 4:2,6,21;5:12,23; 6:2,9,15,17,18,20; 7:3,3,16,19,24;8:1, 18,24;9:5,9,11,16,19, 22,24;10:3,7,12,12, 21,21,23;11:3,6,8,11	Doc# (2) 2:2,7	filed (11) 2:9;4:14;5:1,3,24; 6:11,22;7:6,10;8:15; 10:20
ALT-A (1) 9:15	briefly (2) 4:19;10:1	courtroom (2) 4:22;9:8	docket (3) 4:12;6:23,24	files (1) 9:20
appeal (3) 5:5,15;7:25	burden (1) 8:19	Courts (2)	doctrine (2) 6:6;7:14	final (1) 7:24
appeals (1) 5:12	C		documents7539 (1) 2:5	fine (1) 10:23
appear (1) 6:10	calendar (2) 10:1;11:5		Duane (1) 9:13	first (1) 4:11
appearance (1) 9:11	Capital (1) 4:2		due (1) 7:21	fixing (1) 10:17
appropriate (1) 11:5	case (1) 11:3		E	Florida (1) 10:20
argue (1) 7:13	cause (1) 7:11		ECF (2) 7:5,6	Foerster (1) 4:5
argues (2) 8:2,8				

January 6, 2015

follow (1) 6:18	item (1) 10:9	matter (10) 2:9,11;4:15;10:1,8, 12,13,25;11:2,4	22,24;7:4,5,6;8:17; 9:1,20;10:10,25,25	8:20
forth (4) 5:7,21;6:22,23	J	matters (2) 4:9;5:8	objections (1) 4:10	present (2) 4:19;5:16
forward (2) 2:10;11:2	James (2) 2:10;10:11	May (1) 7:19	October (1) 7:23	presently (1) 4:15
Friday (1) 11:1	Johnson (1) 10:19	mean (1) 9:17	Ocwen (8) 2:3;4:11;5:1,16; 6:25;7:6;9:1,13	previously (3) 5:7;7:15;10:12
further (4) 4:19;5:15;11:3,4	Joinder (2) 2:3;5:24	MESSINGER (5) 9:12,12,18,21,23	Ocwen's (2) 6:4;9:8	Priore (2) 5:25;6:1
G	joined (1) 4:13	Middlesex (1) 7:16	Omnibus (2) 2:8;10:10	proceed (1) 7:22
General (1) 7:12	Jordan (1) 4:4	might (1) 6:2	one (1) 9:2	proceeding (2) 4:7;11:10
given (2) 4:6;8:5	Judge (2) 10:21,23	monetary (2) 5:20,20	only (1) 7:23	proceedings (1) 11:12
Glenn (1) 10:21	judgment (2) 7:20,24	more (2) 7:9;8:14	open (1) 10:25	proof (1) 5:21
GMAC (3) 5:10,14;10:18	judicata (2) 6:6;7:14	morning (2) 4:4;9:23	operations@escribersnet (1) 2:25	Protection (2) 5:9;6:8
GMAC-M (3) 7:17;8:6,12	K	Morris (1) 9:13	opportunity (1) 10:14	provide (1) 10:2
GMAC-M's (1) 7:20	Kathy (1) 5:25	Morrison (1) 4:5	opposition (1) 8:15	provided (1) 4:17
goes (1) 11:2	L	Mortgage (7) 5:11,14;8:7,7,9; 9:15;10:18	order (3) 5:22;10:3,13	put (2) 10:1;11:4
Good (2) 4:4;9:23	Law (2) 7:12;8:8	motion (1) 7:20	original (2) 5:13;6:22	R
granted (3) 7:10,19;8:15	levels (1) 5:5	much (2) 8:23;9:22	originally (1) 7:7	RE (1) 2:2
H	Liability (1) 2:8	multiple (1) 5:4	origination (1) 8:13	reach (2) 4:16;10:16
hear (1) 9:1	liable (3) 8:7,10,14	N	originator (1) 8:6	reasons (3) 6:21,23;10:5
heard (3) 4:19;7:8;10:12	Liquidating (1) 6:1	National (1) 9:14	originator's (1) 8:3	received (1) 4:18
Hearing (4) 2:2,9;4:18;8:25	litigate (1) 11:4	need (1) 11:2	ought (1) 10:4	record (2) 9:7;10:5
held (1) 8:10	LLC (1) 2:21	New (1) 2:23	out (2) 4:16;5:2	regards (1) 6:7
himself (1) 4:23	LLCs (1) 2:4	next (2) 10:1,8	P	register (1) 7:2
holds (1) 8:8	LLC's (1) 4:11	notified (1) 4:18	page (2) 4:10;10:9	related (3) 2:4;10:23,24
Honor (16) 4:4,6,25,25;6:3,21; 8:23;9:8,12,23,25; 10:1,6,8,24;11:7	LLP (1) 9:13	November (1) 5:24	papers (2) 6:10;8:18	relates (1) 2:9
HSBC (4) 5:17;7:6;8:25;9:13	Loan (11) 2:3;4:11;5:16;8:3, 5,6,6,9,13;9:13,15	number (11) 4:2,6,12;5:2;6:12, 23,24;7:1,4;8:21; 10:9	parties (2) 7:13;10:13	relitigate (1) 5:6
I	lost (1) 5:7	NY (1) 2:23	pending (1) 7:3	represented (2) 8:16;10:19
inaccurate (1) 8:4	M	O	Penina (1) 2:20	res (2) 6:6;7:14
indicated (1) 8:14	Massachusetts (11) 5:4,9,12,19;6:7; 7:12,16,19,24,25;8:8	objecting (3) 6:16,17;7:13	people (1) 4:6	ResCap (8) 2:2,7;4:5,12;6:1, 24;7:21;10:9
interrupt (1) 6:9	Matina (6) 6:11,15,16;7:15; 8:24;9:19	Objection (23) 2:3,4,8;4:11,14,20; 5:1,8,25;6:4,11,18,	permitted (1) 7:22	rescission (7) 5:13,18;6:5;7:12, 13,23,25
involved (2) 8:9,13			phone (2) 6:1;10:19	Residential (1) 4:2
			precluded (1) 6:6	resolved (1) 2:11
			preponderance (1)	response (5)

January 6, 2015

4:17,17;7:9,10,10 restating (1) 6:3 review (1) 8:17 reviewed (1) 6:10 right (4) 7:3;9:16;11:6,11 Robert (12) 2:4;4:12;6:12;7:4, 7,11,15;8:2,4,19,19, 20 Rule (1) 10:17	4:10 State (4) 5:4,8,10;10:4 stated (1) 10:5 statement (1) 8:4 stayed (2) 5:19;7:21 still (1) 10:25 Street (1) 2:22 submit (1) 10:3 subsequently (1) 7:22 sufficiently (1) 8:18 Suite (1) 2:22 summary (1) 7:20 Superior (1) 7:16 Supplemental (5) 2:3;4:14;5:7,24; 6:24 supplemented (1) 4:13 support (1) 6:4 supported (1) 7:5 supporting (1) 8:17 sure (1) 9:6	18;9:15,20;10:15 trustee (5) 2:12;9:14;10:14, 17,18 Trusts (2) 2:3,7 Trust's (1) 10:10 try (1) 4:7 turn (1) 11:10 two (3) 4:9;5:12;7:17	2:20 wrongful (2) 8:7,10	700 (1) 2:22 7539 (4) 2:2;4:12;6:23;7:6 7552 (1) 2:7 7765 (4) 2:2;4:14;6:24;7:5
S	subsequently (1) 7:22 sufficiently (1) 8:18 Suite (1) 2:22 summary (1) 7:20 Superior (1) 7:16 Supplemental (5) 2:3;4:14;5:7,24; 6:24 supplemented (1) 4:13 support (1) 6:4 supported (1) 7:5 supporting (1) 8:17 sure (1) 9:6	U	10 (1) 7:22 10:11 (1) 11:12 10040 (1) 2:23 12-12020 (1) 4:3 15th (1) 6:22 17th (1) 5:24 18th (1) 7:8 192nd (1) 2:22	9
same (1) 7:17 scheduled (2) 7:7;9:6 Security (1) 9:15 seeking (2) 5:1,6 September (2) 6:22;7:22 Series (1) 9:15 servicer (1) 5:16 Servicing (3) 2:4;4:11;9:13 set (4) 5:7,21;6:21,23 sets (1) 5:12 settlement (3) 10:16,20;11:1 Seventy-Fifth (2) 2:7;10:10 shifted (1) 8:18 Simone (12) 2:4;4:12,16,22,23; 5:5,15;7:15;8:5,15, 19,19 Simone's (14) 6:11,12,15,16,17; 7:4,7,9,11;8:3,13,21, 25;9:19 simply (1) 6:4 solely (1) 10:11 sought (2) 5:17,20 speak (1) 10:14 specifically (1) 5:9 Starting (1)	T	ultimately (1) 11:4 Um-hum (1) 6:14 unaffordable (1) 8:5 under (5) 4:10;5:9;6:7;8:10; 10:16 unopposed (1) 4:15 upheld (1) 5:14 Upon (1) 8:17 USA (1) 9:14	2	9019 (2) 10:17,20 93A (6) 5:19;6:7;7:13,23; 8:2,11 973406-2250 (1) 2:24
	telephone (1) 4:22 Therefore (3) 5:22;8:13,21 though (1) 8:14 TILA (2) 6:5;8:4 today (6) 4:7;6:1,19;9:8; 10:13,20 today's (3) 4:9;10:1,9 together (2) 5:25;6:25 took (1) 5:15 Transcribed (1) 2:20 Trust (14) 2:11;4:6,13;5:24; 6:1,10,16,25;8:2,8,	V	2 (3) 4:10;10:9,9 2007-OA5 (1) 9:15 2012 (3) 7:19,22,24 2013 (1) 5:17 2014 (3) 5:14;7:8;8:1 22 (1) 7:19 23 (1) 7:24 25th (2) 5:14;8:1	
	wait (1) 9:1 wants (1) 9:10 way (1) 5:3 West (1) 2:22 Whereupon (1) 11:12 whole (1) 9:2 Wishnew (19) 4:3,4,5,24,25;6:14, 21;8:23;9:4,7,10,25; 10:6,7,8,24;11:6,7,9 without (1) 6:3 Wolicki (1)	W	3	
			5	
			7	
			7 (3) 2:12;10:14,17	